

KENCREST

Instructions for Existing Unum Voluntary Benefit Policyholders

If you currently have one or more Unum voluntary benefit policies in force and active on bi-weekly payroll deduction for the remittance of your required premiums.

WHAT is CHANGING - Your KENCREST leadership team is proud to announce an upgrade to the Unum voluntary benefits. Three lines of coverage are affected, voluntary Critical Illness Benefit, voluntary Family Accident Plan, and the voluntary Hospital Indemnity Coverage.

The upgrade includes better benefits for all employees and lower premium rates for most employees. Acceptance is Guaranteed within plan parameters.

WHAT is NOT CHANGING - No changes are occurring to the Unum voluntary individual whole life insurance with LTC benefits. Your current policy will remain active on bi-weekly payroll deduction however you will be allowed to elect more coverage if you desire. Acceptance is Guaranteed within plan parameters.

ACTION YOU NEED to TAKE – *If you want to remain on bi-weekly payroll deduction as the payment method for Critical illness, Accident, or Hospital Indemnity, YOU MUST RE-ELECT THE COVERAGE YOU DESIRE during this special enrollment period to take advantage of the new upgraded plan designs.*

All new elections will be effective July 1st, 2025, and payroll deductions will begin with the first paycheck you receive in July.

CAN I KEEP THE COVERAGE I HAVE - You can keep the coverage you currently have with Unum for these three voluntary benefits via direct bill at home. Your premium rate will remain the same although you will need to pay monthly or quarterly instead of bi-weekly. No reduction in benefit will occur should you port your current policy. You will receive a conservation letter from Unum explaining how to setup the direct bill.

HOW DO I LEARN ABOUT the UPGRADED PLAN DESIGNS - You may review the benefits at any time; **CLICK HERE:** www.enrollvb.com/kencrest or type in browser from any device connected to the internet.

HOW DO I ELECT the UPGRADED PLAN DESIGNS - Go to the custom enrollment platform at www.enrollvb.com/KENCREST, validate your eligibility by entering your date of birth and last four (4) digits of your Social Security number and look at each voluntary benefit offered. As you click on each voluntary benefit tile, the system will show you if you have a current Unum policy for that specific voluntary benefit. **REMEMBER – you do not need to make a new election for whole life insurance with LTC benefits unless you want more coverage.**

ENROLLMENT DATES – Monday, May 5th – Friday, May 16th.

WHAT if I HAVE QUESTIONS – Dial **877-454-3001** to speak with a licensed benefit counselor. Please identify yourself as an KENCREST employee. If busy, leave a message and you will receive a call back.